

Group long term disability insurance (LTD)



Employee need

More than half of U.S. consumers worry they would not be able to support themselves if they became disabled and couldn't work.¹

Most injuries are not work-related, and therefore not covered by workers' compensation.²

Unum's group long term disability insurance provides a solid base of income protection coverage combined with valuable resources for any employee population. Plus Unum offers additional options and services that can help employers better support their workforce and their businesses.

Unum group long term disability plans

- Choice of employer paid, shared contributions or employee paid
- Own-occupation, residual and partial definitions of disability
- Own-occupation period of 12 to 60 months, or the benefit duration
- Benefit duration to age 65, 67 or to the Social Security Normal Retirement Age
- Up to 66⅔% income replacement
- Maximum benefit up to \$35,000 per month (based on industry, average salaries and plan type)
- No minimum earnings loss required during elimination period for most contracts; 20% of indexed monthly earnings thereafter
- Up to 100% (indexed) earnings replacement for 12 months while disabled and working
- Does not standardly offset an employer's salary continuation program (formal or informal)

Features and services with standard plan

- **Rehabilitation/return-to-work assistance program** — voluntary program that can provide additional benefits and services and support for employees trying to return to work
- **Dependent care benefit** — reimburses for dependent care expenses (child or adult) when a disabled employee is participating in the rehabilitation and return-to-work assistance program
- **Worksite modification benefit** — reimburses employer for cost of workplace modifications that allow motivated employee to return to work. Pays up to the greater of \$1,000 or 2 times the gross monthly benefit
- **Survivor benefits** — three months standard (24 months available); most contracts also provide accelerated benefits for terminally ill employees
- **FICA** — automatically pays the employer's portion of FICA taxes on employees' disability benefits without billing back to the employer

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Features and services with standard plan

(continued from front)

- **Secure web services** — review billing, submit payment, report employee changes, access and download administrative forms, benefit plan booklets, and guides and view claim status
- **Work-life balance EAP**— online resources, 24-hour, toll-free access to master’s-level consultants for confidential* advice on everyday issues as well as more serious ones
- **Worldwide emergency travel assistance**** — for employees, spouses and children traveling, for business or personal reasons, to a foreign country or 100 or more miles from home
- **Comparative Reporting & Analysis** — measure, monitor and manage lost time and benefit costs with self-service website — for employers with 100+ lives
- **HR®/BenefitsAnswersNow™** — online database of current federal/state employment laws, benefits information and HR resources — for employers with 10–1,999 lives

Optional features and services

- **Recovery Income Protection** — continues benefits for up to 12 months after employee returns to work full time but still experiences an income loss — available for industries/occupations where income is determined by book of billings
- **Disability Plus®** — pays up to an additional 20% benefit for disabilities resulting in a loss of two of six Activities of Daily Living or cognitive impairment
- **Cost-of-living adjustment** — yearly adjustment to disability benefit helps guard against inflation
- **Revenue protection** — can pay benefits to the employer when key employees become disabled
- **Spouse disability benefit** — enhanced support for employees if spouse becomes unable to live independently
- **Retirement Income Protection** — provides extra monthly benefit, up to \$2,500, for the employer to deposit in retirement account of participating employee receiving LTD benefits
- **Specialty definitions** — available for physicians and attorneys to provide additional own-occupation protection
- **Infectious & Contagious Disease Rider for health care professionals** — provides monthly benefits when insured first tests positive, posing a life-threatening risk to others while performing his or her duties
- **FMLA leave management services** — technical expertise and resources for coordination of disability claims in compliance with state and federal leave laws — for employers with 100+ lives
- **Conversion benefit** — allows employees who terminate employment to apply for LTD coverage without evidence of insurability
- **Education benefit** — provides additional payment to help offset post-secondary education costs for children of employees receiving disability benefits
- **Healthcare Protect®** — provides benefit to help disabled employee offset the cost of health care coverage; up to \$1,000/month for up to 30 months
- **Educator plans** specifically designed to meet the needs of the education market

Services may not be available in New York.

Work-life balance employee assistance program services are provided by HealthAdvocate. Worldwide emergency travel assistance services are provided by Assist America, Inc. HRAnswersNow® and BenefitsAnswersNow™ are provided by CCH. Services are available with select Unum insurance offerings. Terms and availability of service are subject to change and prior notification requirements. Service providers do not provide legal advice; please consult your attorney for guidance. Services are not valid after coverage terminates. Please contact your Unum representative for details.

The policies or their provisions may vary or be unavailable in some states. The policies have exclusions and limitations which may affect any benefits payable. See the actual policy or your Unum representative for specific provisions and details of availability.

This policy provides disability income insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services.

*The consultants must abide by federal regulations regarding duty to warn of harm to self or others. In these instances the consultant may be mandated to report a situation to the appropriate authority.

**A spouse traveling on business for his or her employer is not covered by the program.

1 LIMRA, “2017 Insurance Barometer Study”, 2017.

2 National Safety Council, Injury Facts, 2017.

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